

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors: Antonius Adhi Wiryawan; Kit Man Cheng; Weide Ju;
Hichem Sellami; Durgesh Kotwal

Assignee: Siebel Systems, Inc.

Title: METHOD AND APPARATUS FOR CAPTURING
COMMERCIAL LOAN APPLICATION DATA AND
ASSIGNING A COMMERCIAL LOAN REQUEST

Application No.: 10/024,990 Filing Date: December 19, 2001

Examiner: Gregory L. Johnson Group Art Unit: 3691

Docket No.: OIC0262US Confirmation No. 3673

Austin, Texas
February 22, 2010

MAIL STOP AF
COMMISSIONER FOR PATENTS
P. O. BOX 1450
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RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

This paper is responsive to the Office Action dated December 22, 2009, having a shortened statutory period expiring on March 22, 2010. Further examination and reconsideration are respectfully requested in view of the amendments and remarks set forth below.

No Amendments to the Specification are presented in this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

No Amendments to the Drawings are presented in this paper.

Remarks begin on page 8 of this paper.